

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 19-11443-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael A. Rafine  
91 Castle Heights Avenue  
Pennsville, NJ 08070

Social Security No.:  
xxx-xx-5224

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on April 4, 2019.

On 7/24/2019 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Jerrold N. Poslusny Jr. on:

Date: September 4, 2019  
Time: 09:00 AM  
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: July 24, 2019  
JAN: lgr

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 2**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Michael A. Rafine  
 Debtor

Case No. 19-11443-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 185

Page 1 of 1  
 Total Noticed: 18

Date Rcvd: Jul 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2019.

db +Michael A. Rafine, 91 Castle Heights Avenue, Pennsville, NJ 08070-2201  
 518004330 +First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197-0002  
 517984666 +KML Law Group, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812  
 517984667 +Lyon, Doughty & Veldhuis, 136 Gaither Drive, Suite 100, Mt. Laurel, NJ 08054-2239  
 517997850 +M&T Bank, Kevin G. McDonald, Esquire, 216 Haddon Avenue, Ste. 406,  
 Westmont, NJ 08108-2812  
 517984668 +Petro, 1701 Sherman Avenue, Pennsauken, NJ 08110-2626

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 25 2019 00:24:15 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 25 2019 00:24:12 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 518156946 +E-mail/Text: bankruptcy@pepcoholdings.com Jul 25 2019 00:23:40 Atlantic City Electric Company, 5 Collins Drive Suite 2133, Carneys Point NJ 08069-3600  
 518063351 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 25 2019 00:25:48 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 518050021 E-mail/Text: mrdiscen@discover.com Jul 25 2019 00:23:19 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 517984665 E-mail/Text: camanagement@mtb.com Jul 25 2019 00:23:43 M&T Bank, One Fountain Plaza, Buffalo, NY 14203  
 518157397 E-mail/Text: camanagement@mtb.com Jul 25 2019 00:23:43 M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840  
 518143796 E-mail/PDF: pa\_dc\_claims@navient.com Jul 25 2019 00:26:14 NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640  
 517984669 +E-mail/PDF: pa\_dc\_claims@navient.com Jul 25 2019 00:26:13 Navient, P.O. Box 9640, Wilkes-Barre, PA 18773-9640  
 518021680 +E-mail/PDF: cbp@onemainfinancial.com Jul 25 2019 00:26:30 OneMain, PO Box 3251, Evansville, IN 47731-3251  
 518034370 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jul 25 2019 00:24:27 Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, PO Box 7999, Saint Cloud Mn 56302-7999  
 518127584 E-mail/Text: bnc-quantum@quantum3group.com Jul 25 2019 00:24:02 Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788  
 TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 26, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,  
 bkggroup@kmlawgroup.com  
 Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
 summarymail@standingtrustee.com  
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
 Kevin Gordon McDonald on behalf of Creditor M&T BANK kmcdonald@kmlawgroup.com,  
 bkggroup@kmlawgroup.com  
 Stacey L. Mullen on behalf of Debtor Michael A. Rafine slmullen@comcast.net  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6